

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alic Charles Tahir
Elizabeth Mary Smith
Debtors

Case No. 13-03543-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 39

Date Rcvd: May 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2018.

db/jdb +Alic Charles Tahir, Elizabeth Mary Smith, 240 Beech Avenue, Hershey, PA 17033-1507
4408400 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907
4344865 +CHASE HOME FINANCE, BANKRUPTCY DEPARTMENT, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
4344867 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4344868 +FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
4406976 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
4344872 +HERSHEY MEDICAL CENTER, PO BOX 853, HERSHEY, PA 17033-0853
4344873 HUD/FHA, PO BOX 8079, PHILADELPHIA, PA 19101
4399782 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4344876 +KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET,
PHILADELPHIA, PA 19106-1538
4344878 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: NISSAN MOTOR ACCEPT CORP, 8900 FREEPORT PARKWAY,
IRVING, TX 75063-6622)
4344879 +NORTHWEST SAVINGS BANK, PO BOX 337, WARREN, PA 16365-0337
4349606 Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366
4344883 THD/CBNA/BANKRUPTCY, C/O THD, PO BOX 6497, SIOUX FALLS, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: bkrgeneric@penfed.org May 10 2018 19:10:12 Pentagon Federal Credit Union,
P.O. Box 1432, Alexandria, VA 22313
cr +EDI: PRA.COM May 10 2018 23:08:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4344860 +EDI: GMACFS.COM May 10 2018 23:08:00 ALLY, PO BOX 130424, ROSEVILLE, MN 55113-0004
4344861 +E-mail/Text: Bankruptcies@nragroup.com May 10 2018 19:10:42 AMERICAN AGENCIES,
SUBSIDIARY OF NRA GROUP LLC, PO BOX 67015, HARRISBURG, PA 17106-7015
4404019 +E-mail/Text: bncmail@w-legal.com May 10 2018 19:10:25 ANTIO, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4376267 +EDI: GMACFS.COM May 10 2018 23:08:00 Ally Financial Inc., P O Box 130424,
Roseville, MN 55113-0004
4344862 +EDI: CAPITALONE.COM May 10 2018 23:08:00 CAP1/BOSCOV, PO BOX 5253,
CAROL STREAM, IL 60197-5253
4344863 EDI: CAPITALONE.COM May 10 2018 23:08:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4344864 +E-mail/Text: dehartstaff@pamd13trustee.com May 10 2018 19:10:32 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4344866 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us May 10 2018 19:10:40 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4380400 EDI: BL-BECKET.COM May 10 2018 23:08:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4385269 EDI: CAPITALONE.COM May 10 2018 23:08:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
4344869 +EDI: AMINFOFP.COM May 10 2018 23:08:00 FIRST PREMIER BANK, 3820 N LOUISE AVENUE,
SIOUX FALLS SD 57107-0145
4344870 EDI: RMSC.COM May 10 2018 23:08:00 GEGRB/CARE, ATTN: BANKRUPTCY DEPT, PO BOX 960061,
ORLANDO, FL 32896-0661
4344871 +EDI: RMSC.COM May 10 2018 23:08:00 GEGRB/LOW, BANKRUPTCY DEPARTMENT, PO BOX 103106,
ROSWELL, GA 30076-9106
4344874 EDI: IRS.COM May 10 2018 23:08:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4344877 +EDI: CBSKOHL.COM May 10 2018 23:08:00 KOHLS/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084,
MILWAUKEE, WI 53201-3084
4344880 EDI: AGFINANCE.COM May 10 2018 23:08:00 ONEMAIN FINANCIAL, BANKRUPTCY DEPARTMENT,
PO BOX 6042, SIOUX FALLS, SD 57117-6042
4344881 +E-mail/Text: bkrgeneric@penfed.org May 10 2018 19:10:11 PENTAGON FED CR UNION,
PO BOX 1432, ALEXANDRIA, VA 22313-1432
4396111 EDI: PRA.COM May 10 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4508833 EDI: PRA.COM May 10 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
4508834 EDI: PRA.COM May 10 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4344882 +E-mail/Text: bankruptcynotices@psecu.com May 10 2018 19:10:33 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
4344884 EDI: USAA.COM May 10 2018 23:08:00 USAA FED SVG, PO BOX 47504, SAN ANTONIO, TX 78265
4406308 +E-mail/Text: bncmail@w-legal.com May 10 2018 19:10:25 USAA FEDERAL SAVINGS BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 25

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4344875* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Northwest Savings Bank ASwartz@mw-c-law.com,
ecfmail@mw-c-law.com
Celine P DerKrikorian on behalf of Creditor Northwest Savings Bank ecfmail@mw-c-law.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 2 Elizabeth Mary Smith DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Dorothy L Mott on behalf of Debtor 1 Alic Charles Tahir DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Joshua I Goldman on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Alic Charles Tahir karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Kara Katherine Gendron on behalf of Debtor 2 Elizabeth Mary Smith karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
Marisa Myers Cohen on behalf of Creditor Northwest Savings Bank Mcohen@mw-c-law.com
Thomas I Puleo on behalf of Creditor JP MORGAN CHASE BANK, NATIONAL ASSOCIATION
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Alic Charles Tahir**

First Name Middle Name Last Name

Debtor 2 **Elizabeth Mary Smith**
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-03543-RNO**

Social Security number or ITIN **xxx-xx-6471**
EIN ____-____-____

Social Security number or ITIN **xxx-xx-1182**
EIN ____-____-____

Order of Discharge

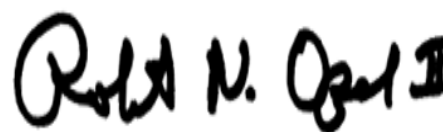
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alic Charles Tahir

Elizabeth Mary Smith

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

May 10, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.